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Your Ref:

Our Ref: DB/BRITI-3

04 October 2018

To Whom It May Concern

Dear Sirs

Insurance for the British Amateur Gymnastics Association Ltd t/as British Gymnastics Re: and Ribble Valley Gymnastics Academy

We are insurance brokers to British Gymnastics and Ribble Valley Gymnastics Academy and can confirm insurance coverage is in place whilst involved in a British Gymnastics Recognised Activity in a British Gymnastics Recognised Environment as follows:

PUBLIC LIABILITY (PRIMARY LAYER)

Insurer: XL Insurance Company

Policy No: GB00042939 LI 18A

Period of Insurance: 1st October 2018 to 30th September 2019

Limit of Indemnity: £5,000,000 any one event

Extensions in

Cover:

Products Liability

Professional Indemnity Libel and Slander

£5m limit in the aggregate in any one period of insurance. £5m limit in the aggregate in any one period of insurance. £5m limit in the aggregate in any one period of insurance.

PUBLIC LIABILITY (EXCESS OF LOSS LAYER)

Insurer: Aviva & Aspen

Policy No: 25084938LEX & UKAAJAV180PH

Period of Insurance: 1st October 2018 to 30th September 2019

Limit of Indemnity: £15,000,000 in excess of the underlying limit of indemnity of £5,000,000 placed

with XL Insurance Company

LEEDS LONDON W Denis Holdings PLC

W Denis Credit Risks Ltd Zodiac Finance Ltd

LLOYD'S Broker at

EMPLOYERS LIABILITY

Insurer: XL Insurance Company

Policy No: GB00042938 LI 18A

Period of Insurance: 1st October 2018 to 30th September 2019

Limit of Indemnity: £10,000,000 any one event.

The total amount payable under this section shall not exceed £5,000,000 in respect of any one event arising directly out of terrorism.

DIRECTORS & OFFICERS LIABILITY

Insurer: Chubb European Group

Policy No: 82407762

Period of Insurance: 1st October 2018 – 30th September 2019

Limit of Indemnity: £5,000,000 any one claim and in the aggregate in any one period of insurance.

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with English law

Yours faithfully

Dominic Brosnan Corporate Broker

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Direct Line: 0113 243 7247